



BULLETIN

April 2005

DLB-05-07

Subject: 2005 HHS Poverty Guidelines and Income Percentage Factors

Dear Partner:

Attached are the 2005 U.S. Department of Health and Human Services (HHS) Poverty Guidelines and the 2005 Income Percentage Factors. The HHS Poverty Guidelines and the Income Percentage Factors are used to calculate a borrower's payment amount under the Income Contingent Repayment Plan. The HHS Poverty Guidelines are also used in some cases when determining a borrower's eligibility for an Economic Hardship Deferment.

Thank you for your ongoing partnership in the Direct Loan Program.

Sincerely,

William Leith
General Manager, Program Operations Channel

Attachment

2005 HHS Poverty Guidelines			
Size of Family Unit	48 Contiguous states, DC, and US Territories	Alaska	Hawaii
1	\$ 9,570	\$11,950	\$11,010
2	12,830	16,030	14,760
3	16,090	20,110	18,510
4	19,350	24,190	22,260
5	22,610	28,270	26,010
6	25,870	32,350	29,760
7	29,130	36,430	33,510
8	32,390	40,510	37,260
For each additional family member, add:	\$ 3,260	\$ 4,080	\$ 3,750

2005 Income Percentage Factors (Based on Annual Income)			
Single		Married/ Head of Household	
Income	% Factor	Income	% Factor
8,967	55.00%	8,967	50.52%
12,338	57.79%	14,149	56.68%
15,876	60.57%	16,862	59.56%
19,495	66.23%	22,043	67.79%
22,951	71.89%	27,308	75.22%
27,308	80.33%	34,301	87.61%
34,301	88.77%	43,018	100.00%
43,019	100.00%	51,739	100.00%
51,739	100.00%	64,819	109.40%
62,184	111.80%	86,614	125.00%
79,624	123.50%	117,131	140.60%
112,773	141.20%	163,813	150.00%
129,305	150.00%	267,682	200.00%
230,315	200.00%		